

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TENNESSEE

IN RE: Benjamin NMN Flowers, Sr.,  
Shamiyeh Alicia Flowers

#18-33684-SHB  
Chapter 13

OBJECTING PARTY: **CHAPTER 13 TRUSTEE OBJECTION TO CONFIRMATION**

- ☐ 1. Debtor(s) not eligible for chapter 13 relief. 11 U.S.C. § 109
- ☐ 2. Plan not proposed in good faith. 11 U.S.C. § 1325(a)(3)
- ☐ 3. Creditors receive less under the plan that they would receive in a chapter 7.  
11 U.S.C. § 1325(a)(4)
- ☐ 4. Plan does not provide for payment of all disposable income. 11 U.S.C. § 1325(b)
- ☒ 5. The plan is not feasible. 11 U.S.C. § 1325(a)(6)
- ☐ 6. Petition not filed in good faith. 11 U.S.C. §1325 (a)(7)
- ☐ 7. Debtor(s) has failed to pay required domestic support obligations post-petition.  
11U.S.C. §1325 (a)(8)
- ☐ 8. Unsecured claims are improperly classified or plan unfairly discriminate as a class.  
11 U.S.C. § 1322(b)(1)
- ☐ 9. Plan improperly provides for lien avoidance.
- ☐ 10. Collateral is undervalued or all collateral not listed. 11 U.S.C. § 1325(a)(5)(B)
- ☐ 11. No interest provided on claim or interest rate is insufficient. 11 U.S.C. §1325(a)(5)(B)
- ☐ 12. Lack of adequate protection, either in monthly payment on secured debt or absence of  
insurance. 11 U.S.C. §1325(a)(5)(B)
- ☐ 13. The plan does not permit a deficiency claim.
- ☐ 14. Security interest in principal residence is impermissibly modified, no mortgage arrearage  
listed, or mortgage default is not cured within a reasonable time. 11 U.S.C. §1322(b)(2)
- ☐ 15. Plan does not provide for lien retention for a secured claim. 11 U.S.C. § 1325(a)(5)(B)
- ☐ 16. Debtor(s) have unfiled federal income tax returns. 11 U.S.C. §1325 (a)(9).
- ☐ 17. Debtor(s) have failed to provide Trustee with copies of federal income tax returns.
- ☐ 18. Local Plan Form (3015-1) has been modified outside the parameters of Fed.R.Bankr. 9009.
- ☒ 19. Trustee preserves any and all other applicable objections to confirmation.
- ☐ 20. Other : \_\_\_\_\_

By signing this objection, I certify that I have given oral notice of this objection to the debtor(s) and their attorney at the meeting of creditors:

s/ Gwendolyn M. Kerney  
Gwendolyn M. Kerney, #07280  
Chapter 13 Trustee  
PO Box 228  
Knoxville, TN 37901  
(865) 524-4995